

Information to identify the case:					
Debtor 1	<u>Pamela Eileen Yohn</u>			Social Security number or ITIN	xxx-xx-9043
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 16-70098-JAD					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Pamela Eileen Yohn

6/3/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Pamela Eileen Yohn
Debtor

Case No. 16-70098-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jun 03, 2021

User: dpas
Form ID: 3180W

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2021:

Recip ID	Recipient Name and Address
db	+ Pamela Eileen Yohn, 315 Harker Road, East Freedom, PA 16637-8566
cr	+ LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14177422	Benson Oil Co., RR 2, East Freedom, PA 16637
14177423	+ Blair County Tax Claim Bureau, 423 Allegheny Street, Suite 143, Hollidaysburg, PA 16648-2047
14177424	+ Caliber Home Loans, P.O. Box 24610, Oklahoma City, OK 73124-0610
14177425	Caliber Home Loans, Inc., P.O. Box 650856, Dallas, TX 75265-0856
14177427	+ EOS CCA, P.O. Box 981008, Boston, MA 02298-1008
15375586	+ LSF9 Master Participation Trust C/O SPS, P.O. Box 65250, Salt Lake City, UT 84165-0250
14177432	+ Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099
14217716	+ NCB Management Services, Inc., One Allied Drive, Trevoise, PA 19053-6945
14177433	+ Nason Hospital, c/o Credit Control Collections, P.O. Box 72, Altoona, PA 16603-0072
14177434	Nason Hospital, 105 Nason Drive, Roaring Spring, PA 16673-1202
14177435	PHEAA, 1200 N. 7th Street, Harrisburg, PA 17102-1444
14177436	+ Richard M. Squire & Associates, LLC, One Jenkintown Station, Suite 104, 115 West Avenue, Jenkintown, PA 19046-2031

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 04 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 04 2021 03:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 04 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 04 2021 03:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14179166	EDI: GMACFS.COM	Jun 04 2021 03:13:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14177420	+ EDI: GMACFS.COM	Jun 04 2021 03:13:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14177421	+ EDI: GMACFS.COM	Jun 04 2021 03:13:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
14177426	+ EDI: CAPITALONE.COM	Jun 04 2021 03:13:00	Capital One Bank, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285
14202584	EDI: CAPITALONE.COM	Jun 04 2021 03:13:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14177430	EDI: IRS.COM		

District/off: 0315-7

User: dpas

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Date Rcvd: Jun 03, 2021

Form ID: 3180W

Total Noticed: 23

Jun 04 2021 03:13:00

Internal Revenue Service, 310 Lowell Street,
Andover, MA 01810-4544

14177431 + Email/Text: ECMBKMail@Caliberhomeloans.com

Jun 04 2021 03:07:00

LSF9 Mater Participation Trust, c/o Caliber Home
Loans, Inc., 13801 Wireless Way, Oklahoma City,
OK 73134-2500

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Blair County Tax Claim Bureau, 423 Allegheny St. Ste 143, Hollidaysburg, PA 16648-2047
14180381	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14177428	*	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14177429	*	Internal Revenue Service, Fresno, CA 93888-0419

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2021 at the address(es) listed below:

Name	Email Address
Daniel J. Boger	on behalf of Debtor Pamela Eileen Yohn dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Jeffrey A. Muriceak	on behalf of Creditor Blair County Tax Claim Bureau jmuriceak@eveyblack.com choover@eveyblack.com
Jon A. McKechnie	on behalf of Debtor Pamela Eileen Yohn jmckechnie@shepleylaw.com bk@shepleylaw.com
Maria Miksich	on behalf of Creditor LSF9 Master Participation Trust mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard M. Squire	on behalf of Creditor LSF9 Master Participation Trust lcolwell@squirelaw.com kdiskin@squirelaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sarah Kathleen McCaffery	on behalf of Creditor LSF9 Master Participation Trust bankruptcy@powerskirn.com
Sindi Mncina	on behalf of Creditor LSF9 Master Participation Trust smncina@rascrane.com

TOTAL: 9